

your margin securities, (6) safeguarding funds and securities. Securities in your account carried by Clearing Firm are protected by Securities Investor Protection Corporation (SIPC) insurance coverage, (7) preparing and transmitting confirmations and statements to you, (8) transmitting proxy materials, and information concerning tender and exchange offers and any other form of corporate reorganization to you, and (9) responding to any inquiries you may make concerning your account and if any inquiry is in the form of a complaint regarding your introducing broker, Clearing Firm will be responsible for (i) promptly notifying your introducing broker about the complaint; (ii) providing you with an acknowledgment of such notice; and (iii) provide a copy of the complaint to the introducing brokers designated examining authority.

#### NOTICE TO CLEARING FIRM

This is to instruct you that I have instructed CFS to establish, on my behalf and as my agent, an account with you. I have appointed CFS as my exclusive agent to act for and on my behalf with respect to all matters regarding my account with you, including, but not limited to, the placing of securities, purchase and sales orders, and delivery of margin and option instructions if authorized for my account. A copy of my agreement with CFS is delivered to you herewith. You shall look solely to CFS and not to me with respect to any such orders or instructions, and you are hereby permitted to deliver duplicate copies of any confirmations, statements, and all written or other notices including margin maintenance calls, if applicable, with respect to my account to CFS in addition to delivery to me at my stated address. The foregoing shall be effective as to my account until written notice to the contrary is received by you and by CFS.

#### 19. Pre-Dispute Arbitration Agreement – Customer Agrees to be Bound by a Pre-Dispute Arbitration Agreement.

This agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The undersigned agrees, and by carrying or introducing an account for the undersigned you agree, that the following conditions apply to any and all controversies arising between us (including the undersigned CFS and Clearing Firm) with respect to any account in which the undersigned has an interest:

- This agreement to arbitrate constitutes a waiver of the right to seek a judicial forum unless such a waiver would be void under the federal securities laws.
- All controversies that may arise between us (including, but not limited to controversies concerning any account, order or transaction, or the continuation, performance, interpretation or breach of this or any other agreement between us, whether entered into or arising before, on or after the date this account is opened,) shall be determined by arbitration in accordance with the rules then prevailing FINRA Code of Arbitration Procedure. I understand that judgment upon any arbitration award may be entered in any court of competent jurisdiction. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any Pre-Dispute Arbitration Agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by such putative class action until:
  - the class certification is denied;
  - the class is decertified; or
  - the customer is excluded from the class by the court.

Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent herein.

- This Arbitration Agreement includes CFS, its shareholders, officers, principals, agents, representatives, affiliates and successors and with respect to customer its heirs, successors and representatives.

X Eve-Ten Blom 2/21/17  
 Client Signature Date Joint Client Signature Date

**Pages 7, 8, and 9 are to be retained by the client at the time of signing.**